

Benefits and Entitlements Service Team (BEST)

Newsletter

AFPC/DPIRB, 550 C Street West Suite 57, Randolph AFB TX 78150-4759

BEST Line: 1-800-525-0102 (press 2, then 2 again)

Foreign Area Callers: Toll-Free [AT&T Direct Access Number](#) then 800-525-0102

Hearing Impaired: TDD 1-800-382-0893 or (210) 565-2276

FAX: DSN 665-2936 or (210) 565-2936

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[Employee Benefits Information System \(EBIS\)](#)

2009 Edition, Issue 5 – November 2009

The information in this newsletter applies to appropriated fund civilian employees of the Department of the Air Force.

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Federal Benefits Open Season 9 Nov - 14 Dec 09

The Office of Personnel Management (OPM) has announced the Federal Benefits Open Season for Federal Employees Health Benefits (FEHB), the Federal Employees Dental and Vision Insurance Program (FEDVIP), and the Federal Flexible Spending Account (FSAFEDS) program. The Open Season for all three programs begins on Monday, 9 Nov 09, and runs through Monday, 14 Dec 09.

Please review OPM's Open Season Website (www.opm.gov/insure/openseason/index.asp), as well as the Guides to Federal Benefits for summary information on FEHB, FEDVIP, and FSAFEDS programs. The Guides are available at www.opm.gov/insure/health/planinfo/guides/index.asp. Make sure you select the right Guide to Federal Benefits. Most Federal civilians will review RI 70-1, but temporary employees will review RI 70-8.

Another website you may want to use to assist in your decisions is <https://www.plansmartchoice.com>.

Federal Employees Health Benefits (FEHB) Open Season

During the Open Season you may enroll, change health plans or options, cancel enrollment, change to self-only or self and family, and waive or begin participation in Premium Conversion. Open Season enrollments or changes will be effective 3 Jan 10 and will be reflected on the Leave and Earnings Statement for pay period ending 16 Jan 10. You will conduct your Open Season enrollment or change via the web-based Employee Benefits Information System (EBIS) or the Benefits and Entitlements Service Team (BEST) automated phone system. There are two advantages to using EBIS: you can print a copy of the SF 2809 (Health Benefits Election Form) after completing the election, and most elections can be accomplished without counselor assistance.

EBIS is located behind the Air Force Portal (<https://www.my.af.mil>) and the AFPC Secure Website (<https://w20.afpc.randolph.af.mil/AFPCSecurenet20>). If using the BEST phone system, dial toll-free 1-800-525-0102. (Employees calling from foreign areas will first dial a toll-free AT&T Direct Access Number for the country they're in, then 800-525-0102.) When the phone system answers, press 2, then 2 again, and follow the prompts. AT&T Direct Access Numbers are at www.usa.att.com/traveler/index.jsp.

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BENEFITS OPEN SEASON

Federal Employees Health Benefits (FEHB) Open Season

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For assistance with EBIS or the BEST phone system or in reaching a BEST benefits counselor, see the access instructions on the BEST Website.

FEHB premium rates, individual plan brochures, and a plan comparison tool (Compare Health Plans) are available on the Office of Personnel Management (OPM) Website at www.opm.gov/insure/health/planinfo/index.asp. Before making an election, take time to verify the cost and coverage of the plan you are interested in.

If you need to visit the doctor prior to receiving your enrollment card, you can obtain a copy of your projected SF 2809 through EBIS as referenced above or through the BEST phone system by entering the FEHB module and pressing 8 for a faxed copy of the pending SF 2809. You can then use the form as proof of enrollment until you receive your enrollment card. If you stay with your current health plan, be sure to review the summary of changes in your 2010 brochure to determine if there are any changes in payment of benefits.

Federal Employees Dental and Vision Insurance Program (FEDVIP)

During this Open Season, an eligible employee who is not enrolled may enroll in FEDVIP. Current enrollees may change from one plan or option to another, change enrollment type (self only, self plus one, or self and family), make any combination of these changes, or cancel their enrollment. FEDVIP enrollment continues automatically from year to year even into retirement.

FEDVIP provides comprehensive, supplemental dental and vision insurance on an enrollee-pay-all basis. No dental or vision plans are leaving FEDVIP at the end of 2009; there are still seven dental and three vision preferred provider (PPO) plans, including regional, national, and international coverage.

You are eligible to enroll in FEDVIP if you are eligible for the Federal Employees Health Benefits (FEHB) program. It doesn't matter if you ever enroll in FEHB or not -- eligibility is the key. The rules for family member eligibility are the same as for the FEHB program.

If you enroll or make changes during the Open Season, the effective date of FEDVIP coverage is 1 Jan 10 (this includes cancellations). Please note that the FEDVIP effective date is different from the FEHB effective date. Enrollees should receive confirmation of their FEDVIP enrollment or change from the plans they enroll in by 15 Jan 10.

FEDVIP premium rates for 2010 go into effect on 3 Jan 10 and will be reflected on the Leave and Earnings Statement (LES) for pay period ending 16 Jan 10. FEDVIP premiums are automatically withheld on a pre-tax basis, thus lowering taxable income.

Eligible employees will enroll or submit changes to their FEDVIP enrollment on the BENEFEDS Website at www.BENEFEDS.com. Employees without internet access may contact BENEFEDS by phone at 1-877-888-3337, TTY 1-877-889-5680. During the Open Season, BENEFEDS representatives can be reached Monday - Friday from 8 a.m. to 9 p.m., Eastern Time, and on 14 Dec 09 (the last day of Open Season) from 8 a.m. to midnight, Eastern Time. They will be open on Veterans' Day (11 Nov) and the day after Thanksgiving (27 Nov), but not on weekends or Thanksgiving Day.

BENEFEDS will begin accepting Open Season changes and enrollments on 9 Nov 09. The Open Season enrollment function will be turned off at midnight, Eastern Time, on 14 Dec 09.

Enrolling is easy. First-time enrollees will first create a BENEFEDS.com account by providing demographic and employment information. When this one-time step is complete, they can compare plans and enroll. Employees who want to enroll in both dental and vision plans must complete an enrollment for each plan.

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Federal Employees Dental and Vision Insurance Program (FEDVIP)

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Current FEDVIP enrollees will log into BENEFEDS.com with their BENEFEDS User ID and Password. While not required, it is recommended that you review your demographic and employment information and make any necessary changes. If you've forgotten your BENEFEDS User ID and/or Password, go to the BENEFEDS Website and click on the applicable links. (Please note: Your BENEFEDS User ID and Password are unique to the BENEFEDS system. They are **not** the same as your BEST benefits PIN.)

The 2010 FEDVIP premium rates and individual FEDVIP plan brochures are available for review on the OPM Website at www.opm.gov/insure/dental/chooseindex.asp; select either Dental Information or Vision Information, then click on Plan Information in the left-hand column. The BENEFEDS Website has a FEDVIP Plan Locator Tool at www.benefeds.com/Portal/loginUser.do?MenuName=research which you can use to search for dental and/or vision plans that are available to you based on where you live. General FEDVIP information is available on the BEST Website:

http://gum.afpc.randolph.af.mil/cgi-bin/askafpc.cfg/php/enduser/std_adp.php?p_faqid=7558.

Contact a BEST [benefits counselor](#) if you need help in determining employee and/or family member eligibility. Contact a BENEFEDS representative with any other questions.

Federal Flexible Spending Account (FSAFEDS) Open Season

During the Open Season, eligible employees may enroll in the FSAFEDS program for the 2010 Benefit Year. Enrollment in FSAFEDS does **not** carry over from year to year; so, you must enroll during the Open Season if you wish to participate in 2010.

The FSAFEDS program allows Federal employees to save money by setting aside pre-tax funds to pay for a wide range of medical and dependent care expenses that you normally pay for out-of-pocket, such as deductibles, co-payments and coinsurance, and dental/vision expenses not covered by FEHB, FEDVIP, or other health insurance.

There are three types of FSA accounts: the Health Care Flexible Spending Account (HCFSAs), the Limited Expense Health Care Flexible Spending Account (LEX HCFSAs), and the Dependent Care Flexible Spending Account (DCFSAs). The HCFSAs reimburse eligible health care expenses for the employee and his/her spouse and eligible dependents. The LEX HCFSAs are designed to reimburse eligible dental and vision expenses (only) for employees enrolled in or covered by a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA). The DCFSAs allow reimbursement for non-medical expenses associated with the care of children under age 13 or adult dependents who are unable to care for themselves, which are necessary to allow you or your spouse to work.

Employees who are eligible to enroll in the FEHB program, whether they ever enroll or not, are eligible to enroll in a HCFSAs or a LEX HCFSAs. All employees with qualified dependents may enroll in a DCFSAs, except temporary employees with no fixed work schedule whose tour of duty is six months or less.

How to Enroll: Eligible employees who want to enroll in the FSAFEDS program during the Open Season must do so online on the FSAFEDS Website (www.fsafeds.com) or by calling a FSAFEDS benefits counselor toll-free at 1-877-372-3337, TTY 1-800-952-0450, Monday through Friday, 9 a.m. to 9 p.m., Eastern Time. The FSAFEDS Call Center will be open on Veterans' Day (11 Nov) from 9 a.m. to 4 p.m., Eastern Time. The Call Center will be closed on weekends and on Thanksgiving Day (26 Nov).

The FSAFEDS.com Website will begin accepting Open Season enrollments on 9 Nov. They will stop accepting Open Season enrollments on Monday, 14 Dec, at midnight, Eastern Time.

For 2010, the maximum annual election is \$5,000 for the HCFSAs and the LEX HCFSAs. The DCFSAs annual maximum is \$5,000 per household or \$2,500 if married and filing separate tax returns. The minimum annual amount for each type of FSA account is \$250.

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Federal Flexible Spending Account (FSAFEDS) Open Season

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The FSA program has a 2½ month grace period. If the 2010 account(s) is not exhausted by 31 Dec 10, eligible expenses incurred 1 Jan 11 through 15 Mar 11 will be applied to the remaining 2010 balance.

Detailed information on the FSAFEDS program is available on the FSAFEDS Website, including an online Savings Calculator that will help you estimate your FSA contribution and potential annual tax savings. Specific questions on enrollment and benefits must be addressed to a FSAFEDS benefits counselor.

For help in determining if you are eligible for the FSAFEDS program, please call and speak with a BEST benefits counselor. Instructions on how to reach a BEST counselor are located on the BEST Website at http://gum.afpc.randolph.af.mil/cgi-bin/askafpc.cfg/php/enduser/std_adp.php?p_faqid=5828.

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Thrift Savings Plan (TSP) Information

Catch-Up Contributions for 2009. You can still submit an election to make catch-up contributions for 2009 between now and 5 Dec 09. Employees may contribute up to \$5,500 in catch-up contributions if they are eligible (i.e., must be age 50 or turn age 50 in 2009, must contribute or plan to contribute the full \$16,500 in regular employee contributions to a TSP account or other eligible employer plan, such as a 401(k), must be in a pay status, and must not be in the 6-month non-contribution period after receiving a financial hardship in-service withdrawal).

When submitting a catch-up contribution election, designate an amount to be withheld each pay period that does not exceed your net income or no contributions will be withheld.

Catch-up contribution elections must be submitted electronically via EBIS or the BEST automated phone system. See our newsletter heading for the web address and phone number.

TSP Contribution Limits for 2010. The maximum annual contribution limits will remain the same for 2010. The maximum you can put into a regular TSP account during calendar year 2010 will remain at \$16,500. The maximum catch-up contributions for 2010 will remain at \$5,500.

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Calendar of Events

Federal Benefits Open Season is 9 Nov - 14 Dec 09 for the following programs:

Federal Employees Health Benefits (FEHB) Program
Federal Employees Dental and Vision Insurance Program (FEDVIP)
Federal Flexible Spending Account (FSAFEDS) Program

TSP Catch-Up Contribution Enrollment for Calendar Year 2010 – available beginning 6 Dec 09

Please Note: The Federal Employees' Group Life Insurance Program (FGLI) and the Federal Long Term Care Insurance Program (FLTCIP) do **not** participate in the annual Federal Benefits Open Season.

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